

2009 CURRENT EMPLOYEE PREMIUMS

VOLUNTARY EMPLOYEE BENEFITS COVERAGE

HEALTH CARE PLAN OPTIONS

Following are the 2009 bi-weekly premiums for the City's health care plan options.

Health Care Plans:

- **Value PPO Plan:** Offers a slightly lower level of coverage for a lower employee premium cost. The Value PPO employee-only option is offered with no premium.
- **Standard PPO Plan:** Offers mid-range premiums for standard benefit levels with a combination of co-payments, deductibles and co-insurance levels.
- **Premier PPO Plan:** Offers employees higher level of benefits for a higher premium cost.
- **EPO Plan:** Offers a new medical plan option designed for employees willing to pay increased premiums in exchange for limited out-of-pocket costs to include co-pay amounts only paid at point of service. There are no out-of-network providers available with this plan.

2009 Bi-Weekly Premiums (Applies to Employees Hired Before January 1, 2009)

	Value PPO	Standard PPO	Premier PPO	EPO
Employee Only	\$0.00	\$11.50	\$36.00	\$55.50
Employee+Child	\$9.00	\$29.00	\$72.00	\$106.00
Employee+Spouse	\$36.00	\$58.50	\$108.00	\$147.00
Employee+Family	\$46.00	\$77.00	\$144.50	\$198.00

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DENTAL, VISION, LIFE INSURANCE

Following are the 2009 bi-weekly premium rates for the City's Dental and Vision plans. Also included for your reference are multipliers for Supplemental Life Insurance products.

Dental Bi-Weekly Premiums

	CitiDent (PPO)	SafeGuard (DHMO)
Employee Only	\$14.00	\$5.36
Employee+ 1 Dependent	\$21.00	\$9.99
Employee+ 2 or More Dependents	\$31.50	\$14.99

Vision Bi-Weekly Premiums

	UnitedHealthcare Vision (formerly Spectera)
Employee Only	\$4.04
Employee+ Spouse	\$7.22
Employee+ Child(ren)	\$7.22
Employee+ Family	\$10.70

Supplemental Life Insurance

	Employee Age	Premium Multiplier	Current Salary / \$1,000	Bi-Weekly Premium
<i>To calculate bi-weekly premium: Divide annual salary by \$1,000. Multiply by amount of additional coverage desired.</i>	Under 30	\$.022		
	30-34	\$.032		
	35-39	\$.037		
	40-44	\$.050		
	45-49	\$.087		
	50-54	\$.135		
	55-59	\$.234		
	60-64	\$.388		
	65-69	\$.592		
	70-74	\$1.076		
	Over 74	\$1.640		